

# OCHR FACTSHEET

## Review Your Biweekly Leave and Earnings Statement

*Revised: 23 January 2018*

### CIVILIAN BENEFITS CENTER

This Fact Sheet:

- Explains how to review the benefits information on the biweekly LES
- Provides contact information for the Civilian Benefits Center

### Background

The Department of the Navy highly encourages employees to review their biweekly Defense Finance and Accounting Service (DFAS) Leave and Earnings Statement (LES) to ensure benefits deductions match their benefits elections and to ensure all other information is accurately reflected. This review will enable employees to identify incorrect deductions to avoid future indebtedness.

### Federal Employees Health Benefits (FEHB)

Health insurance premiums are listed under the “Deductions” section of the LES as “FEHB.” The FEHB enrollment code will be listed next to the premium under the “Code” column. A list of FEHB premiums is available at [www.opm.gov/insure/health/rates/index.asp](http://www.opm.gov/insure/health/rates/index.asp).

Ensure your FEHB enrollment is appropriate for the number of eligible family members you have. There is no automatic enrollment change when you no longer have family members eligible for coverage (a spouse or children under age 26); you must make an election to change your coverage. If the last digit of your enrollment code is 2 or 5, you are enrolled in a Self and Family plan (Examples: 105, 112, 442, etc.). If the last digit of your enrollment code is 3 or 6, you are enrolled in a Self Plus One plan (Examples: 106, 113, 423, etc.). If you no longer have family members eligible for coverage, call the Benefits Line to make an election change.

### Federal Employees’ Group Life Insurance (FEGLI)

Premiums for Basic and Optional insurance are listed under the “Deductions” section on the LES separately.

Basic insurance premiums are listed as “FEGLI.” Your FEGLI enrollment code will be listed next to the premium under “Code.” This enrollment code should match Block 27 of your most recent SF-50, Notification of Personnel Action. Optional insurance premiums are listed as “FEGLI OPTNL.” Under “Code” the options will be identified as “A” for Standard, “B” for Additional or “C” for Family.

The Office of Personnel Management FEGLI calculator and premium chart can help you determine the value and cost of your FEGLI coverage. The calculator and chart are available at [www.opm.gov/retirement-services/calculators/fegli-calculator/](http://www.opm.gov/retirement-services/calculators/fegli-calculator/). Please note that at age 55, the premiums for optional insurance increase substantially.

Reminder: Option C – Family enrollment does not automatically terminate when you no longer have family members eligible for coverage (a spouse or children under age 22). If you have deductions for Option C and have no eligible family members, contact the Benefits Line to make an enrollment change.

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### Thrift Savings Plan (TSP)

Regular TSP contributions are listed as “TSP Savings” under the “Deductions” section on your LES. If your contributions are based on a percentage of your salary, the percentage is listed in Block 22. Your regular TSP election continues from year to year unless you make a change.

TSP catch-up contributions are listed as “TSP CUC” and TSP catch-up Roth contributions are listed as “Roth CUC.” A TSP catch-up election does not continue from one calendar year to the next; you must make a new election. You can make the catch-up election at any time.

### Federal Flexible Spending Account (FSAFEDS)

You must make an election to participate in the FSAFEDS each calendar year. Healthcare FSAFEDS contributions are listed as “FSA-HC” and Dependent Care FSAFEDS contributions are listed as “FSA-DC” under the “Deductions” section on your LES.

If you have questions about your FSAFEDS withholdings, call FSAFEDS at 877-372-3337, Monday through Friday, 9 a.m. to 9 p.m. Eastern Time. The TTY number is 866-353-8058. The international number is (your international prefix) + 1-650-577-5294.

### Federal Employees Dental and Vision Insurance Program (FEDVIP)

Dental insurance premiums are listed as “Dental” and vision insurance premiums are listed as “Vision” under the “Deductions” section on your LES. A list of dental and vision premiums is available at [www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Premiums](http://www.opm.gov/healthcare-insurance/dental-vision/plan-information/#url=Premiums).

If you have questions about your FEDVIP withholdings, call BENEFEDS at 877-888-3337, Monday through Friday from 9 a.m. to 7 p.m. Eastern Time. The TTY number is 877-889-5680. The international number is (your international prefix) + 1-571-730-5942.

### Federal Long Term Care Insurance Program (FLTCIP)

Long term care insurance premiums are listed on the LES as “Long Term Care” under the “Deductions” section on your LES. If you have questions about your FLTCIP withholdings, contact Long Term Care Partners at 800-582-3337, Monday through Friday, 8 a.m. to 7 p.m., Eastern Time, except on federal holidays. The TTY number is 800-843-3557.

### Where to Find Additional Information

Additional information about the LES is available on the DFAS website at <http://www.dfas.mil/dfas/civilianemployees/understandingyourcivilianpay/LES>. Additional information about retirement and benefits is available on the Office of Civilian Human Resources (OCHR) portal at <https://portal.secnnav.navy.mil/orgs/MRA/DONHR/Benefits/Pages/default.aspx>. To access the OCHR Portal, you must use a government computer; have a “.mil, .edu, or .gov” email address and a Department of Defense Common Access Card. If this is your first time accessing the Portal, you will be required to complete a simple registration.

### Need Assistance?

If you have questions about FEHB, FEGLI, TSP or retirement, call the Benefits Line at 888-320-2917 from 7:30 a.m. to 7:30 p.m., Eastern Time, Monday - Friday, except on Federal holidays. The TTY number is 866-359-5277.

You may also email your questions to [navybenefits@navy.mil](mailto:navybenefits@navy.mil). Please include your Full name, pay plan, grade, and contact telephone number, but please do not include Privacy Act or other Personally Identifiable Information such as date of birth or social security number in your email correspondence. Non benefit issues should be directed to the payroll technician within your command.



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